JUL 1 2 2010

PACE 4/12 * RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-6/6 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

Attorney Docket Number

RJ213

PTO/SB/08a (07-09) Approved for use through 07/31/2012. OMB 0651-0031
U.S. Petern and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Complete if Known Substitute for form 1449/PTO Application Number 10/764,632 Filing Date JANUARY 26, 2004 INFORMATION DISCLOSURE First Named Inventor RAYMOND A. JOAO STATEMENT BY APPLICANT Art Unit 3626 (Use as many sheets as necessary) Examiner Name V. LUBIN

				DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pagas, Columna, Lines, Where Relevant Passages or Relevant
Initials*		Number-Kind Cade ² (Flower)		<u> </u>	Figures Appear
		^{US-} 4,831,526	05-16-1989	Luchs, et al.	
		^{US-} 4,965,821	10-23-1990	Bishop, et al.	
		^{US-} 5,613,072	03-18-1997	Hammond, et al.	
		^{US-} 5,655,085	08-05-1997	Ryan, et al.	
		^{US-} 5,689,650	11-18-1997	McClelland, et al.	
		^{US-} 5,732,401	03-24-1998	Сопway	
		^{US-} 5,956,691	09-21-1999	Powers	
		^{US-} 6,421,653	07-16-2002	May	
		US-			
		US-		·	
		US-			
		UŞ-	-		
		US-	†		

		FORE	IGN PATENT DOCU	MENTS	· · · · · · · · · · · · · · · · · · ·	
Examiner Initiale*	Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columna, Linea, Where Relevant Passages	Π
	·	Country Code ³ "Number ⁴ "Kind Code ³ (If known)	MM-DD-YYYY	7,554.23.4.5.0.6.6.4.4.	Or Relevant Figures Appear	Τ ⁴
		JP 07239885 A	9/1995			\vdash
-	ļ	***************************************				
		<u> </u>				
	 					\vdash
	<u> </u>	I				

		 _
Examiner Signature	Dale Considered	-

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation in not in conformance and not considered. Include copy of this form with next communication to applicant. *Applicant's unique citation designation number (optional). *See Kinds Codes of USPTO Patent Documents at www.usplo.nov or MPEP 901.04. *Enter Office that issued the document, by the two-letter code (WIPO Standard \$T.3). *For Japanese patent document, the Indication of the year of the reign of the Emperor must precede the sental number of the patent document. *Kind of document by the appropriate symbols as Indicated on the document under WIPO Standard \$T.16 if possible. *Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retein a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including galhering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form endor suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office. P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

RECEIVEL **CENTRAL FAX CENTER**

JUL 1 2 2010

PACE 5/12 * RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-6/6 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

PTO/SB/08b (07-09)

Approved for use through 07/31/2012. OMB 0651-0031

U.S. Patent and Tradement Office; U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Tradement Office; U.S. DEPARTMENT OF COMMERCE

Information unless it contains a valid OMB control number.

Complete if Known

Application of Information unless it contains a valid OMB control number. Substitute for form 1448/PTO INFORMATION DISCLOSURE Filing Date JANUARY 26, 2004 STATEMENT BY APPLICANT First Named Inventor RAYMOND A. JOAO Art Unit 3626 (Use as many sheets as necessary) Examiner Name V. LUBIN Sheet 9 Attorney Docket Number of **RJ213**

Examiner	Cite	NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of	·
Initials*	No.1	the item (book, magazine, journal, senal, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		David Managing credit and market risk as a buyer of credit derivatives, nov. 1995, Journal of Ccommercial Lending, v78, n3, p38(6), Dialog file 148, AAccession No. 09646503.	
·	_	Schwartz, et al., "Derivatives Handbook: risk management and control", 1997, John Wiley & Sons, Inc., pp. 30-36.	
		Carol, et al., "Credit derivative: A new way to reduce risk or just another risk", Commercial Lending Review V12n2, pp:53-56, Dialog file 15, Accession No. 01406865.	
		Francis, The Handbook of Credit Derivatives, 1999, McGraw-Hill, U.S.A.	
		Das, Credit Derivatives Trading & Management of Credit & Default Risk, 1998, John Wiley & Sons (Asia) Pte Ltd, Singapore.	

Examiner	Date	
Signature	Considered	
	Considered	

[&]quot;EXAMINER: Initial if reference considered, whether or not chalten is in conformance with MPEP 608. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

considered. Include copy of this form with next communication to applicant.

1 Applicant's unique distinct designation number (optional). 2 Applicant is to place a check mark here if English tanguage Translation is attached.

This collection of Information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Comfidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including galhering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/SB/09b (07-09)
Approved for use through 07/31/2012. OMB 0651-0031
Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO	Outs and Ledmined to Leastern to \$ 000160010	n of information unless it contains a valid OMB control number Complete if Known
	Application Number	10/764,632
INFORMATION DISCLOSU		JANUARY 26, 2004
STATEMENT BY APPLICAN	T First Named Inventor	RAYMOND A. JOAO .
(Use as many sheets as nocessary)	Art Unit	3626
	Examiner Name	V. LUBIN
Sheet 3 of 9	Attorney Docket Number	RJ213

	-	NON DATENT LITED ATUGE DOCUMENTO	
Examiner Initials*	Cite No.	NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. Robert, "Credit derivatives: New financial instruments for controlling gradit right" 1006	T ²
		instruments for controlling credit risk", 1996, Economic Review (Federal Reserve Bank of Kansas City), V81n2, pp: 15-27, Dialog file 15, Accession No. 01259801.	
			·
		·	

Examiner	Date	
Signature	Considered	•

^{*}EXAMINER: Initial if reference considered, Whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citizen deelignation number (optional). 2 Applicant is to place a check mark here if English tanguage Translation is attached.

This collection of Information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiatly is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office. P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

0102 2 1 111 (mm-ss):05-35 PAGE 7/12 RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-6/6 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

PTO/SB/08b (07-09)

Approved for use through 07/31/2012. OMB 0851-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a configuration of informatic Nation.

_	for form 1449/PTO				n of information unless it contains a valid OMB commit number Complete if Known
				Application Number	10/764,632
			CLOSURE	Filing Date	JANUARY 26, 2004
STATEMENT BY APPLICANT				First Named Inventor	RAYMOND A. JOAO
	(Use as meny sho	eats as n	ecassani	Art Unit	3626
				Examiner Name	V. LUBIN
Sheel	4	of	9	Attorney Docket Number	RJ213

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Τ²
		Brooks, "Insuring Leasing Transactions", Jun. 1992, American Agent & Broker v64n6, pp: 12, Dialog file 15, Accession No. 00644197.	
		Gelb, et al., "The advent of comprehensive state automobile leasing legislation", May 1995, Business Lawyer, 50, n3, Dialog file 148, Accession No. 08267835.	
·		Amihud, "Leasing has its lures-but you must do your homework", Sep. 1994, South Florida Business Journal, Dialog file 148, Accession No. 07551018.	
		Candler, "Leasing passes the road test", May 1997, Nation's Business V85n5 pp. 54-58, Dialog file 15, Accession No. 01408564.	
		Gale Group, "Automotive financing: for business and pleasure", Dialog file 148, Accession No. 08456990, Feb. 1996.	
		Leasing USAF Aircraft and Related Equipment to Nongovernment Organizations, Department of Defense, Dialogue, file#180, Account#02130282, Jan. 1989.	
		Daniel Grant, The art of Leasing, The Washington Post, Dialogue, file#146, Account#1932827, Aug. 1990.	
		Gregory, Tax Practice vs. Lease of an automobile, Journal of Accountancy, pages(4), Dialogue, file#15, account#00602783, Mar. 1992.	
		How to avoid common pitfalls in equipment lease, Journal article, Dialogue, file#15, Account#00886995, Feb. 1994.	
		Jerome, Auto Insurance: The the Cs, Journal of Accountacy, Dialogue, file#15, Account#00829979, Mar. 1994.	

Examiner	 Date	
Signature	Considered	

EXAMINER: Initial If reference considered, whether or not challen is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant,

considered, Include copy of this form with next communication to applicant,

1 Applicant's unique citation designation number (optional), 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gethering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Tradamerk Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTQ/SE/08b (07-08)
Approved for use through 07/31/2012. OMB 0651-0031
U.S. Patert and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for	form 1449/PTO				Complete If Known	
				Application Number	10/764,632	
INFOR	MATION	DIS	CLOSURE	Filing Date	JANUARY 26, 2004	
STATEMENT BY APPLICANT				First Named Inventor	RAYMOND A. JOAO	
	lso as many shee	. .		Art Unit	3626	
	ASO ES INBITY SITE	i⇒ e ≥ iii	cossury)	Examiner Name	V. LUBIN	
Sheet	5 of 9			Attamey Docket Number	RJ213	ン

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		Schallheim, "A model for the determination of "Fair" Premiums on Lease Cancellation Insurance Policies", Dec. 1985, Journal of Finance, v40n5,	
·		pp: 1439-1457, Dialog file 15, Accession No. 00302216.	
	•		

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

considered. Include copy of this form with next communication to applicant.

1 Applicant's unique distilon designation number (optionsi). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.99. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form end/or suggestions for reducing this burdon, should be sent to the Chief Information Officer, U.S. Petent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND PEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

JUL 1 2 2010

PAGE 9112 * RCVD AT 71/12/2010 3:10:40 PM [Eastern Daylight Time] * SVR:USPTO-EFXRF-616 * DNIS:2738300 * CSID:914 969 2992 * DURATION (mm-ss):02-32

PTO/SE/08b (07-09)
Approved for use through 07/31/2012. OMB 0851-0031
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449/PTO				re required to respond to a collection of information unless translation and control number Complete if Known		
				Application Number	10/764,632	
			CLOSURE	Filing Date	JANUARY 26, 2004	
STATEMENT BY APPLICANT			PLICANT	First Named Inventor	RAYMOND A. JOAO	
(Uz	se as many shop	ts as na	CARRADA	Art Unit	3626	
·				Examiner Name	V. LUBIN	
Sheet	6	of	9	Attorney Docket Number	RJ213	

Examiner initials*	Cite No. ¹	NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Leichtling, How to lease in peace, Journal article, Dialogue, file#15, Account#00879173, pages (4), Aug. 1994.	
		White, Is leasing for you, Dialogue, file 47, Account#04320480, pages(2), Aug. 1995.	
		Gardner, "Cadillac Includes Extended Warranty in Used Car Lease", Detroit Free Press(FP), Dialog, File: 498, Accession No. 07519386, Jun. 1994.	
		Tucker, "Video Aid a Marketing Tool As Well as Extended Service Seller", The Weekly Home Fumishings Newspaper, v0, n0, p.124,Dialog,File:16, Accession No. 01662438, May 1991.	
		Rhoden, "GE Capital Won't Back All Repairs", Edition: 1, STAR section: Business page: B7, Dialog, File: 708, Accession No. 06860164, Dec. 1992.	
		Freudgerg, "Ask Questions Before Extending Warranty", Edition: Final Section, Money page:04B, Dialog, File: 703, Accession No. 07357024, Dec. 1993.	
		Walker, "Service Contracts Can Save You Money If The Price Is Right", Edition Third, Section: Business page: D01, Dialog, File:738, Accession No. 06237029, Aug. 1991.	
*		"How to reduce auto repair problems", Consumer's Research Magazine (GCRM), v79 n1, p 26-30, Dialog, File: 484, Accession No. 02702085, Jan. 1995.	
		Robert, Jr., Making sense out of warranties. (recreational vehicle warranties)", Trailer Life, v56, n3, p38(9), Dialog, File: 47, Accession No. 04467219, Mar. 1996.	
		Freudberg, "Extra Warranties Boost Profit Scant Aid to Buyers", USA Today, page:04B, Dialog, File: 703, Accession No. 07357025, Dec. 1993.	

Examiner	Date
Signature	Considered
BENCK SAINTED LINE IN THE CASE	

[&]quot;EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through diation if not in conformance and not considered, include copy of this form with next communication to applicant.

1 Applicant's unique disting designation number (optional). 2 Applicant is to place a check mark here if English language Transladion is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collections le eathersted to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademerk Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

PTO/SB/08b (07-08)
Approved for use through 07/31/2012, OMB 0851-0031
U.S. Petent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute	for form 1449/PTO			Complete if Known		
[Application Number	10/764,632	
INFC	RMATION	l DIS	CLOSURE	Filing Date	JANUARY 26, 2004	
STA	TEMENT E	BY A	PPLICANT	First Named Inventor	RAYMOND A. JOAO	
	(Use as many she	ofe en n	econgrad	Art Unit	3626	
	tood as many are	W. 20 W	occorry,	Examiner Name	V. LUBIN	
Sheet	Sheet 7 of 9		Attorney Docket Number	RJ213		

Examiner	Cite	NON PATENT LITERATURE DOCUMENTS Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of	r -
Initials*	No.1	the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
		Daniel, "At your service. (Strategies) (extended service warranties) (includes related article on extended service options) (tutorial)", PC Sources,	
	-	v2, n10, p248(8), Dialog, File: 275, Accession No. 01452994, Oct. 1991.	
: 		·	
		·	

Examiner	Date	
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optiones). 2 Applicant is to place a check mark here if English tanguage Translation is attached.

This collection of information is required by 37 CFR 1,98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including asthering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form ancivor suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PACE 11/12 RCVD AT 71/2/2010 3:10:40 PM [Eastern Daylight Time] * SVR: USPTO-EFXRF-616 * DNIS: 2738300 * CSID: 914 969 2992 * DURATION (mm-ss): 02-32

Approved for use through 07/31/2012, OMB 0551-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Exitute for form 1449/PTO

Application of information unless it contains a veiled OMB control number.

Complete if Known Substitute for form 1449/PTO INFORMATION DISCLOSURE Filing Date JANUARY 26, 2004 STATEMENT BY APPLICANT First Named Inventor RAYMOND A. JOAO Art Unit 3626 (USA as many sheets as necessary) Examiner Name V. LUBIN Sheet 8 9 Attorney Docket Number αf **RJ213**

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue	T;
		"Ford Plans to Build Repair Shops Centers Designed to Handle Small Jobs, Post-Warranty Work", Edition: 2 STAR Section: Business page: B8,	
		Dialog, File:708, Accession No. 08011087, Jan. 1995.	
			·
			-

Examiner	Date	
Signature		
Signature }	Considered	
PTV 6 8 4 B ICP (Inklot if and		

e considered, whether or not citation is in conformance with MPEP 609. Drew line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

This collection of Information is required by 37 CFR 1.99. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality to governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, prepenting, and submitting the completed application from to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or auggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450. Abxandris, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO:

Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

PTO/\$8/085 (07-09) Approved for use through 07/51/2012, OMB 0651-0031
U.S. Palem and Trademark Office: U.S. DEPARTMENT OF COMMERCE Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Complete if Known Substitute for form 1449/PTO **Application Number** 10/764,632 Filing Date **JANUARY 26, 2004** First Named Inventor RAYMOND A. JOAO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT Art Unit 3626 (Use as many sheets as necessary) Examiner Name V. LUBIN Sheet 9 9 Attorney Docket Number **RJ213**

_			<u> </u>
		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*			T
		Homeowners Group And AlG's New Hampshire Insurance Company, Will Offer A National Fully Insured Home Warranty Product, Dialogue: File 16, account No. 06072597, Feb. 1996.	
		Sawyers, Product Aims at Tough Lease Customers, Automotive News, Dialogue, File 16, Account No. 07829342, Oct. 1998.	
	-		
	_		

Examiner	Date	_
Signature		
Oignature	Considered	
4EVA SAISTED - Intitled Id code or and		

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

considered, include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English tanguage Translation is attached. This collection of information is required to obtain or retain a benefit by the public which is to fire (and by the USPTO to process) an application. Confidentiality is governed by 36 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Petent and Trademerk Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.